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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/712,743	11/14/2000	Roberta L. Patnode	10655.9500	9259

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EXAMINER
BARQADLE, YASIN M

ART UNIT	PAPER NUMBER
2153	8

DATE MAILED: 10/23/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 10/03)

		Application No.	Applicant(s)	
Office Action Summary		09/712,743	PATNODE ET AL.	
		Examiner	Art Unit	
		Yasin M Barqadle	2153	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _3_ MONTH(S) FROM
THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed
  after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any
  earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☐ Responsive to communication(s) filed on _____ .

2a) ☐ This action is **FINAL**.   2b) ☒ This action is non-final.

3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is
closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) ☒ Claim(s) _1-48_ is/are pending in the application.

　　4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) ☐ Claim(s) _____ is/are allowed.

6) ☒ Claim(s) _1-48_ is/are rejected.

7) ☒ Claim(s) _46_ is/are objected to.

8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) ☐ The specification is objected to by the Examiner.

10) ☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

　　Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11) ☐ The proposed drawing correction filed on _____ is: a)☐ approved b)☐ disapproved by the Examiner.

　　If approved, corrected drawings are required in reply to this Office action.

12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

　　a)☐ All b)☐ Some * c)☐ None of:

　　　1.☐ Certified copies of the priority documents have been received.

　　　2.☐ Certified copies of the priority documents have been received in Application No. _____ .

　　　3.☐ Copies of the certified copies of the priority documents have been received in this National Stage
　　　　application from the International Bureau (PCT Rule 17.2(a)).
　　* See the attached detailed Office action for a list of the certified copies not received.

14) ☒ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

　　a) ☐ The translation of the foreign language provisional application has been received.

15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)　　　　　　　　　4) ☐ Interview Summary (PTO-413) Paper No(s). _____ .

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)　5) ☐ Notice of Informal Patent Application (PTO-152)

3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____ .　6) ☐ Other:　.

DETAILED ACTION

Claims 1-48 are presented for examination.

Claim Rejections - 35 USC § 112

The following is a quotation of the second paragraph of 35 U.S.C. 112:

> The specification shall conclude with one or more claims particularly pointing out and dist inctly claiming the subject matter which the applicant regards as his invention.

Claim 46 is rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claim 46 recites the limitation "said economic group" in line 7. There is insufficient antecedent basis for this limitation in the claim. Appropriate correction is required

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless -

(e) the invention was described in a patent granted on an application for

patent by another filed in the United States before the invention thereof

by the applicant for patent, or on an international application by another

who has fulfilled the requirements of paragraphs (1), (2), and (4) of

section 371(c) of this title before the invention thereof by the applicant

for patent.

The changes made to 35 U.S.C. 102(e) by the American

Inventors Protection Act of 1999 (AIPA) and the Intellectual

Property and High Technology Technical Amendments Act of 2002 do

not apply when the reference is a U.S. patent resulting directly

or indirectly from an international application filed before

November 29, 2000. Therefore, the prior art date of the reference

is determined under 35 U.S.C. 102(e) prior to the amendment by

the AIPA (pre-AIPA 35 U.S.C. 102(e)).

Claims 1-48 are rejected under 35 U.S.C. 102(e) as being

anticipated by Lewis USPN. (6513019).

As per claim 1, Lewis teaches a method of creating financial

advice applications, comprising

establishing a connection to a client computer (fig. 4, 140)

having an application program (col.10, lines 21-33) comprising at

least one module, wherein each module of said application program

corresponds to a financial services function [col.4, lines 50 to

col. 5, line 12];

receiving a request from said client computer for financial

services data [col. 6, line 7-60; col. 20, lines 1-55];

establishing a connection to at least one financial service
[fig. 4 and col.4, lines 50 to col. 5, line 12]

transmitting said request for financial services data to at
least one financial service [col.10, lines 55 to col. 11 line
55];

receiving and compiling said financial services data from
said at least one financial service [fig, 4, database 130
contains compiles financial service data col.11, lines 50 to col.
12 line 4; and

transmitting a result of compiling said financial services
data to said client computer [col.4, lines 50 to col. 5, line 12;
col. 19, lines 19-65].

As per claim 2, Lewis teaches the method of claim 1, wherein
establishing a connection to at least one financial service and
transmitting said request for financial services data to at least
one financial service comprises:

establishing a connection to an application services
manager [col. 6, lines 61 to col 7, line 30; see also col. 21,
lines 16-29];

transmitting a request to said application services manager
for said financial services data [col. 6, line 7-60; col. 20,
lines 1-55]; and

establishing a connection between said application services manager and at least one financial service [fig. 4 and col.4, lines 50 to col. 5, line 12]; and

wherein receiving and compiling said financial services data from said at least one financial service comprises receiving and compiling said financial services data from said application services manager [fig, 4, database 130 contains financial service data col.4, lines 50 to col. 5, line 12; col. 19, lines 19-65].

As per claim 3, Lewis teaches the method of claim 1, further comprising communicating with an authentication server and authenticating a user of said client computer [col. 19, lines 22-36, see also col. 21, lines 16-29].

As per claim 4, Lewis teaches the method of claim 1, wherein said at least one financial service includes at least one of a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, a roadmap service, and an equity evaluation service [see Figs. 1 and 4; col.4, lines 50 to col. 5, line 48].

As per claim 5, Lewis teaches the method of claim 2, further comprising formatting data transmitted between any of said application program, said application services manager, and said

at least one financial service in a standardized data format
[col. 9, lines 33-51 and col. 10, lines 50-54].

As per claim 6, Lewis teaches the method of claim 5, wherein said
standardized data format is XML [col. 6, lines 1-6 and col. 9,
lines 37-51].

As per claim 7, Lewis teaches the method of claim 2, further
comprising formatting data transmitted between a plurality of
financial services in a standardized data format [col. 9, lines
33-51 and col. 10, lines 50-54].

As per claim 8, Lewis teaches the method of claim 7, wherein said
standardized data format is XML [col. 6, lines 1-6 and col. 9,
lines 37-51].

As per claim 9, Lewis teaches the method of claim 1, further
comprising scripting requests from said client computer such that
a single request creates a financial advice application including
data from a plurality of financial services [col. 65 lines 27-
55].

As per claim 10, Lewis teaches the method of claim 1, further
comprising communicating with a registration application
configured to allocate a TCP/IP port for use by a financial

service during a client session [col. 19, lines 27 to col. 20,
line 23 and col. 21, lines 16-23].

As per claim 11 and 40, Lewis teaches a system and a method for
creating financial advice applications, comprising:

    at least one client computer (fig. 4, 140) having an
application program implemented thereon (col.10, lines 21-33);

    an advice utility server in communication with said at least
one client computer and said at least one application program
[fig. 4, information servers 110, 111 or 112, col. 10, lines 50
to col. 11, line 24]; and

    at least one financial service in communication with said
advice utility server, wherein each financial service is
configured to receive data from said advice utility server and to
transmit data to said advice utility server [fig. 4 and col. 10,
lines 50 to col. 11, line 55].

As per claim 12 and 41, Lewis teaches the invention, further
comprising an authentication server in communication with said
advice utility server, wherein said authentication server is
configured to authenticate a user of a client computer [col. 19,
lines 22-36, see also col. 21, lines 16-29].

As per claim 13 and 42, Lewis teaches the invention, further
comprising a data migration mechanism in communication with said
advice utility server, wherein said data migration mechanism is

configured to convert data transmissions between any of a client
computer, said advice utility server, and a financial service
into a standardized data format [col. 9, lines 33-51 and col. 10,
lines 50-54].

14 and 43, Lewis teaches the invention, wherein said standardized
data format is XML [col. 6, lines 1-6 and col. 9, lines 37-51].

As per claim 15, Lewis teaches the invention, further comprising
a translator in communication with said advice utility server,
wherein said translator is configured to translate data
transmissions between a plurality of financial services into a
standardized data format [col. 9, lines 33-51 and col. 10, lines
50-54].

As per claim 16, Lewis teaches the invention, wherein said
standardized data format is XML [col. 6, lines 1-6 and col. 9,
lines 37-51].

As per claim 17, Lewis teaches the invention, wherein said advice
utility server is configured to script requests from said
application program such that a single request creates a
financial advice application including data from a plurality of
financial services [col. 65 lines 27-55].

As per claim 18, Lewis teaches the invention, further comprising a registration application in communication with said advice utility server and said at least one financial service, wherein said registration application i:; configured to allocate a TCP/IP port for use by a financial service during a client session [col. 19, lines 27 to col. 20, line 23 and col. 21, lines 16-23].

As per claim 19 and 44, Lewis teaches the invention, wherein said at least one financial service includes at least one of a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, a roadmap service, and an equity evaluation service [see Figs. 1 and 4; col.4, lines 50 to col. 5, line 48].

As per claim 20 and 45, Lewis teaches the invention, wherein said advice utility server comprises an application services manager configured to communicate with said at least one client computer and said at least one financial service [col. 6, lines 61 to col. 7, line 30; see also col. 21, lines 16-29].

As per claim 21 and 31 and 46, these are computer readable, device and method claims with similar limitations as claim 1 above, therefore, they are rejected with the same rationale.

As per claim 22 and 32, these claims have similar limitations as claim 2. Therefore, they are rejected with the same rationale. See the rejection on claim 2 above.

As per claim 23 and 33, Lewis teaches the invention, further comprising processing instructions configured to direct a computer to perform the step of authenticating a user of said client computer [col. 19, lines 22-36, see also col. 21, lines 16-29].

As per claim 24 and 34, Lewis teaches the invention, wherein said at least one financial service includes at least one of a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, a roadmap service, and an equity evaluation service [see Figs. 1 and 4; col.4, lines 50 to col. 5, line 48].

As per claim 25 and 35, Lewis teaches the invention, further comprising processing instructions configured to direct a computer to perform the step of formatting data transmitted between any of said client computer, said advice utility server, and said at least one financial service in a standardized data format [col. 6, lines 61 to col 7, line 30; see also col. 21, lines 16-29].

As per claim 26 and 36, Lewis teaches the invention, wherein said

standardized data format is XML [col. 6, lines 1-6 and col. 9,

lines 37-51].

As per claim 27 and 37, Lewis teaches the invention, further

comprising processing instructions configured to direct a

computer to perform the step of formatting data transmitted

between a plurality of financial services in a standardized data

format [col. 9, lines 33-51 and col. 10, lines 50-54].

As per claim 28 and 38, Lewis teaches the invention,, wherein

said standardized data format is XML [col. 6, lines 1-6 and col.

9, lines 37-51].

As per claim 29 and 39, Lewis teaches the invention, further

comprising processing instructions configured to direct a

computer to perform the step of allocating a TCP/IP port for use

by a financial service during a client session [col. 19, lines 27

to col. 20, line 23 and col. 21, lines 16-23].

As per claim 30, Lewis teaches the invention, further comprising

processing instructions configured to direct a computer to

perform the step of scripting requests from said application

program such that a single request creates a financial advice

application including data from a plurality of financial services

[col. 65 lines 27-55].

As per claim 47, Lewis teaches the invention, wherein said user-supplied data comprises at least one of economic group data and goals [col. 19, lines 12-64].

As per claim 48, Lewis teaches the invention, wherein said economic group data comprises at least one of membership data, demographics data, and financial data [see figs. 24-29 and col. 19, lines 12-64].

Conclusion

The prior made of record and not relied upon is considered pertinent to applicant's disclosure.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Yasin Barqadle whose telephone number is 703-305-5971. The examiner can normally be reached on 9:00 AM to 5:30 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Glenn Burgess can be reached on 703-305-9717. The fax phone numbers for the organization where this application or proceeding is assigned are 703-746-7239 for regular communications and 703-746-7238 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-304-3900.

Yasin Barqadle

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